

In re:  
Rafael Puntier Fernandez  
Debtor

Case No. 21-12593-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 09, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2023:

Recip ID	Recipient Name and Address
db	+ Rafael Puntier Fernandez, 2708 Devereaux Avenue, Philadelphia, PA 19149-3513

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
HENRY ALAN JEFFERSON	on behalf of Debtor Rafael Puntier Fernandez hjefferson@hjeffersonlawfirm.com hjeffersonone@gmail.com;r60499@notify.bestcase.com
HENRY ALAN JEFFERSON	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LP hjefferson@hjeffersonlawfirm.com, hjeffersonone@gmail.com;r60499@notify.bestcase.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
KENNETH E. WEST	

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ecfemails@ph13trustee.com philaecf@gmail.com

LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com  
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov


TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Rafael Puntier Fernandez, : Chapter 13  
: :  
Debtor(s) : Case No. 21-12593-MDC  
:

**ORDER**

**AND NOW**, this 8th day of March 2023, upon consideration of the foregoing Objection to Amended Proof of Claim Number Four, it is hereby **Ordered** and **Decreed** that Amended Proof of Claim Number Four shall be disallowed, because it was untimely filed and asserts entirely new matter for a deficiency resulting from disposition of collateral filed after the bar date.

  
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**MAGDELINE D. COLEMAN**  
**CHIEF U.S. BANKRUPTCY JUDGE**